

## TPWOF Retired Member Benefits Schedule – 2025

The chart below sets out the amount of different type of benefits available to Retired Members of the Fund.

TYPE OF BENEFITS	MEMBER CATEGORY	AMOUNT
Regular Death Benefits	Retired Members - (Membership Time in the Fund is 300 months)	\$18,800
Pro Rata Death Benefit	Retired Members - (Membership Time in the Fund is less than 300 months)	Pro-rated amount of \$18,800
Modified Pro Rata Death Benefit	Retired Members - (Membership Time in the Fund is less than 300 months and Members joining the Fund after Age 45)	The applicable Pro Rata Death Benefit amount multiplied by the applicable Modified Death Benefit Rate
Bonus Death Benefit	Retired Members	20% of the applicable Death Benefit Amount
Will Reimbursement Benefits – First Reimbursement	Retired Members	\$200
Will Reimbursement Benefits – Second Reimbursement	Retired Members	\$200

For the purpose of determining the Modified Death Benefit amounts, the Fund uses the Modified Death Benefit Rate, in accordance with the following chart:

Join Age	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
<b>Modified Death Benefit Rate (%)</b>	99	95	92	89	87	84	81	79	76	74	72	70	68	66	65

The Death Benefits and Bonus Rate are subject to annual review by the Board.